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ABSTRACT

This collection of 15 essays by policy analysts and higher education specialists examines student financial aid, how policy and practice have changed, how student costs at U.S. colleges and universities are currently being met, and why and how enhancements to current programs would make the system more equitable. Following an introduction by D. Bruce Johnston, the papers are: (1) "How Do Students and Families Pay for College?" (John B. Lee); (2) "College Costs: Who Pays and Why It Matters So" (Gordon C. Winston); (3) "Need Analysis: How We Decide Who Gets What" (Sandy Baum); (4) "The Student Aid Industry" (Michael Mumper); (5) "The Changing Characteristics of Undergraduate Borrowers" (Kenneth E. Redd); (6) "The New Politics of Higher Education" (A. Clayton Spencer); (7) "Merit-Based versus Need-Based Aid: The Continual Issues for Policymakers" (Joseph D. Creech and Jerry Sheehan Davis); (8) "Student Aid after Tax Reform: Risks and Opportunities" (Thomas J. Kane); (9) "State Policy Response to the Taxpayer Relief Act of 1997" (Kristin D. Conklin and Joni E. Finney); (10) "Crisis or Convenience: Why Are Students Borrowing More?" (Jacqueline E. King); and (11) "Financial Aid Is Not Enough: Improving the Odds for Minority and Low-Income Students" (Lawrence E. Gladieux and Watson Scott Swail). (Individual chapters contain references.) (DB)

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